

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Examiner Benjamin R. Bruckart

JUL 21 2004

In Re: Blake Earl Hayward
Case: P3953
Serial No.: 09/661,589
Filed: 9/14/00
Subject: Network-Based Verification and Fraud-Prevention
System

OFFICIAL

To the Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Dear Sir;

Response C